

Exhibit “B”



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January 15, 2021

Brad J. Sadek, Esquire
Sadek and Cooper
1315 Walnut Street
Suite 502
Philadelphia, PA 19107

RE: Victoria McIntosh
Bankruptcy Case No. 16-18098-elf

Dear Counselor:

Please be advised, this office represents SN Servicing Corporation, as servicer for U.S. Bank Trust National Association, as Trustee of the Bungalow Series IV Trust, with regard to the above referenced matter.

Our client has advised us that payments have not been tendered in accordance with the Stipulation resolving the Motion for Relief from Stay, approved by the Court by an Order entered on July 8, 2018.

Pursuant to the terms of the Stipulation, the Debtor was to continue to make his on-going Mortgage payments starting with the August 1, 2018 payment.

This notice is to advise that your client has defaulted on payments required under the terms of the stipulation and is due for as follows:

Monthly Payment 06/29/2020-12/29/2020 @ \$1,056.58	\$ 7,396.06
Late Charges	\$ 303.40
Total Due and Owing good through 08/11/2020	\$ 7,699.46

Payment should be made by bank or certified funds and mailed directly to:
SN Servicing Corporation, Bungalow Series IV Trust, PO Box 660820, Dallas, TX 75266-0820;
or by Express mail to: Bank of Texas c/o Remittance Services, Dept. 41, 2200 N. Highway 121,
Grapevine, TX 76051

Wiring Instructions: Bungalow Series IV Trust, Lockbox# 8095288520, ABA# 111014325,
Investor ID# 7349

Pursuant to the Stipulated Order, you now have ten (10) days, from the date of this notice, to cure this default. Failure to cure default will result in our office filing an Affidavit/Certification of Default with the Court requesting relief from the automatic stay.

Acceptance of partial payments will not constitute a waiver of our client's rights to pursue the default in the event the partial payment is not enough to cure the entire default.

Yours truly,

/s/ Richard Postiglione
Richard Postiglione, Esq.

cc: Victoria McIntosh
William C. Miller, Trustee
U.S. Trustee